

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Capasso, Jr
Debtor

Case No. 19-02032-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRadginsk
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db +Anthony Capasso, Jr, 278 Denise Lane, East Stroudsburg, PA 18302-8282
5256121 +Ann B. Capasso, 278 Denise Lane, East Stroudsburg, PA 18302-8282
5256122 +Betty Capasso, 278 Denise Lane, East Stroudsburg, PA 18302-8282
5256117 +Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074-5001
5197078 +Carrington Mortgage Services LLC, PO Box 79001, Phoenix AZ 85062-9001
5256115 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
5256116 +JPMCB Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
5256125 NYS Assessment Receivables, PO Box 4128, Binghamton, NY 13902-4128
5256124 New York State Dept of Taxation & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
5256119 Shell Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Oct 21 2019 22:58:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr +EDI: PRA.COM Oct 21 2019 22:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5197079 EDI: BANKAMER.COM Oct 21 2019 22:58:00 Bank of America, PO Box 15019, Wilmington DE 19850-5019
5256114 +EDI: CAPONEAUTO.COM Oct 21 2019 22:58:00 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
5204114 +EDI: AISACG.COM Oct 21 2019 22:58:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5245539 +EDI: CAPONEAUTO.COM Oct 21 2019 22:58:00 Capital One Auto Finance, a division of Capital On, PO Box 60511, City Of Industry CA 91716, CA 91716-0511
5256123 EDI: IRS.COM Oct 21 2019 22:58:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5256118 +EDI: CHASE.COM Oct 21 2019 22:58:00 JPMC Card Services, PO Box 15369, Wilmington, DE 19850-5369
5203258 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 21 2019 18:56:24 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5256120 +EDI: RMSC.COM Oct 21 2019 22:58:00 SYNCB/WAL-MART, PO Box 965024, Orlando, FL 32896-5024
5198310 +EDI: RMSC.COM Oct 21 2019 22:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5197080 P.C Richards and Sons Credit, My Sychrony

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

J. Zac Christman on behalf of Debtor 1 Anthony Capasso, Jr zac@fisherchristman.com, office@fisherchristman.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
John J. Martin on behalf of Trustee John J Martin (Trustee) jmartin@martin-law.net, kmartin@martin-law.net;nmundy@martin-law.net; jjmartin@martin-law.net;jashley@martin-law.net;r5989 1@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:

Debtor 1 **Anthony Capasso Jr**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2901**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-02032-RNO**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Capasso Jr

By the court:

10/21/19

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.